

No. 243

ABSTRACT OF REPORTS  
OF CONDITION OF

# MONTANA

State Banks  
and  
Trust Companies

•

National Banks

•

December 31, 1990

Charles A. Brooke ..... Director  
Department of Commerce  
Don Hutchinson ..... Commissioner  
of Financial Institutions  
Chris Olson ..... Assistant Administrator  
James Darfler ..... Bank Analyst  
Alice Berg ..... Secretary  
Pam Plovanic ..... Statistician

## HELENA AREA EXAMINERS

Steve Caruso ..... Supervisory Examiner  
George Schlosser ..... Examiner  
John V. Curry ..... Examiner  
Bob Fitzsimmons ..... Examiner  
Deanna Albert ..... Examiner  
Bob O'Reilly ..... Examiner  
Bob Beck ..... Examiner  
Paul Staudohar ..... Examiner

## BILLINGS AREA EXAMINERS

Darryl Redman ..... Supervisory Examiner  
Kevin Guenthner ..... Examiner  
Kim Rehling ..... Examiner  
Jacquie Schaff ..... Examiner  
William Grant ..... Examiner  
Rita Brown ..... Examiner

Aggregate Resources and Liabilities of (113) State Banks and  
(4) Trust Companies, December 31, 1990, Compared with Report of  
(111) State Banks and (4) Trust Companies, December 31, 1989

Figures In Thousands			
RESOURCES	Dec. 31, 1990	Dec. 31, 1989	Decrease- Increase+
Cash and Banks .....	\$ 219,088	\$ 251,276	\$ 32,188-
Securities .....	1,092,238	1,057,561	34,677+
Funds Sold .....	277,956	221,579	56,377+
Loans, Discounts & Leases .....	1,625,761*	1,632,261*	6,500-
Assets Held in Trd. Accts. ....			
Premises, F&F .....	49,884	48,480	1,404+
Other Real Estate .....	15,520	21,130	5,610-
Other Assets .....	73,536	75,653	2,117-
Deferred Losses .....			
	\$3,353,983	\$3,307,940	\$ 46,043+
LIABILITIES			
Total Deposits .....	\$2,940,522	\$2,910,900	\$ 29,622+
Funds Purchased .....	58,699	42,412	16,287+
Other Borrowed Funds .....	8,039	6,321	1,718+
Mortgages & Leases .....	2,915	3,456	541-
Other Liabilities .....	33,082	39,232	6,150-
Total Liabilities	\$3,043,257	\$3,002,321	\$ 40,936+
Sub. Notes & Debentures .....	349	174	175+
Common Stock .....	69,838	73,049	3,211-
Surplus .....	128,448	125,390	3,058+
Undivided Prof. & Cap. Res. ....	112,091	107,006	5,085+
Deferred Losses .....			
	\$3,353,983	\$3,307,940	\$ 46,043+
*After deduction of			
Loan Reserves .....	\$ 30,520	\$ 29,157	\$ 1,363+

Aggregate Resources and Liabilities of (43) National Banks in Montana,  
December 31, 1990, Compared With Report of (56) National Banks  
in Montana, December 31, 1989\*\*

Figures In Thousands			
RESOURCES	Dec. 31, 1990	Dec. 31, 1989	Decrease- Increase+
Cash and Banks .....	\$ 249,028	\$ 257,108	\$ 8,080-
Securities .....	920,410	791,570	128,840+
Funds Sold .....	747,284	785,489	38,205-
Loans, Discounts & Leases .....	1,930,916*	1,775,642*	155,274+
Assets Held in Trd. Accts. ....			
Premises, F&F .....	61,798	59,024	2,774+
Other Real Estate .....	8,971	12,231	3,260-
Other Assets .....	63,671	62,186	1,485+
Deferred Losses .....	221	1,550	1,329-
	\$3,982,299	\$3,744,800	\$237,499+
LIABILITIES			
Total Deposits .....	\$3,382,721	\$3,235,776	\$146,945+
Funds Purchased .....	215,785	168,457	47,328+
Demand Notes .....	3,112	1,484	1,628+
Other Borrowed Funds .....	29,069	14,194	14,875+
Mortgages & Leases .....	3,928	6,164	2,236-
Other Liabilities .....	56,227	61,192	4,965-
Total Liabilities	\$3,690,842	\$3,487,267	\$203,575+
Sub. Notes & Debentures .....	13,200	14,304	1,104-
Preferred Stock .....	5,500	5,500	
Common Stock .....	91,019	88,087	2,932+
Surplus .....	113,975	111,469	2,506+
Undivided Prof. & Cap. Res. ....	67,542	36,623	30,919+
Deferred Losses .....	221	1,550	1,329-
	\$3,982,299	\$3,744,800	\$237,499+
*After deduction of			
Loan Reserves .....	\$ 35,764	\$ 40,794	\$ 5,030-
Grand Total — All Banks in Montana .....	\$7,336,282	\$7,052,740	\$283,542+

\*\*Data relating to National Banks obtained from Montana National Banks

BRANCH BANKS

First Bank Montana .....	Billings (1) Bozeman Butte Great Falls (2) Havre Helena Missoula (2) Miles City
First Interstate of Kalispell .....	Cut Bank Great Falls
Farmers State Bank - Victor .....	Florence
Bitterroot Valley Bank - Lolo .....	Frenchtown
Norwest Bank Anaconda/Butte .....	Butte

SIGNIFICANT RATIOS DERIVED FROM ABOVE DATA

STATE BANKS	Dec. 31, 1990	Dec. 31, 1989	NATIONAL BANKS	Dec. 31, 1990	Dec. 31, 1989
Loans and Leases as Percentage of Total Assets .....	48.94%	49.79%	Loans and Leases as Percentage of Total Assets .....	48.95%	47.98%
Loans and Leases as Percentage of Total Deposits ....	56.33%	57.08%	Loans and Leases as Percentage of Total Deposits ....	58.14%	56.14%
Capital and Reserve a/c's as Percentage of Total Assets .....	10.08%	10.03%	Capital and Reserve a/c's as Percentage of Total Assets .....	8.14%	7.88%
Capital and Reserve a/c's as Percentage of Total Deposits .....	11.60%	11.50%	Capital and Reserve a/c's as Percentage of Total Deposits .....	9.67%	9.22%

## MONTANA STATE BANKS AND TRUST COMPANIES

Absarokee ..... Yellowstone Bank (1)  
 Anaconda ..... First Security Bank  
 Ashland ..... Cheyenne Western Bank (1)  
 Baker ..... \*Montana Bank of Baker(1)  
                     The Bank of Baker  
 Belgrade ..... Valley Bank of Belgrade  
 Belt ..... Belt Valley Bank (1)  
 Big Fork ..... Flathead Bank  
 Big Sandy ..... Bank of Montana Big Sandy  
 Big Sky ..... Big Sky Western Bank  
 Big Timber ..... Citizens Bank & Trust Co. (1)  
                     First Security Bank  
 Billings ..... American Bank  
                     First Citizens Bank  
                     First Interstate Bank of  
                     Billings Heights  
                     First Interstate Bank of West Billings  
                     Montana Bank of Billings (1)  
                     Western Bank  
                     Yellowstone Bank (1)  
 Boulder ..... First Boulder Valley Bank  
 Bozeman ..... First Citizens Bank of Bozeman (1)  
                     First Security Bank  
                     Inter-West Bank of Montana  
 Bridger ..... Bank of Bridger  
 Broadus ..... Powder River Bank (1)  
 Butte ..... 1st Citizens Bank (1)  
                     Bank of Montana Butte  
 Cascade ..... Stockmens Bank (1)  
 Chester ..... Bank of Montana Chester  
 Chinook ..... Bank of Montana Chinook  
 Choteau ..... Citizens State Bank (1)  
 Circle ..... \*Montana Bank of Circle(1)  
 Colstrip ..... First Interstate Bank  
 Columbus ..... The Yellowstone Bank (1)  
 Conrad ..... Farmers State Bank  
                     Bank of Montana Conrad  
 Culbertson ..... Culbertson State Bank (1)  
 Deer Lodge ..... First Security Bank  
                     Peoples Bank of Deer Lodge  
 Denton ..... Farmers State Bank (1)  
 Dillon ..... State Bank & Trust Co.  
 Dutton ..... Dutton State Bank  
 Ennis ..... First Madison Valley Bank  
 Fairview ..... Fairview Bank  
 Forsyth ..... First State Bank of Forsyth  
                     Montana Bank of Forsyth (1)  
 Fort Benton ..... First State Bank of Fort Benton  
 Froid ..... First State Bank (1)  
 Glasgow ..... Bank of Montana Glasgow  
                     Valley Bank of Glasgow  
 Glendive ..... First Fidelity Bank  
 Great Falls ..... Bank of Montana  
                     Bank of Montana Eastside  
                     Bank of Montana Village  
                     TrustCorp.  
 Hamilton ..... Citizens State Bank  
                     Ravalli County Bank (1)  
 Hardin ..... First Interstate Bank  
                     Little Horn State Bank  
 Harlem ..... Security State Bank  
 Havre ..... Bank of Montana Havre  
                     First Security Bank (1)

Helena ..... Bank of Montana Helena  
                     First Security Bank (1)  
                     First Trust Co. of Montana  
                     Norwest Capital Management &  
                     Trust Co., Montana  
                     The Valley Bank  
 Jordan ..... Garfield County Bank  
 Kalispell ..... First Security Bank  
                     Valley Bank  
 Laurel ..... First Security Bank (1)  
                     The Yellowstone Bank (1)  
 Lewistown ..... Bank of Montana Lewistown  
 Lincoln ..... First Bank of Lincoln  
 Livingston ..... First Security Bank (1)  
                     Montana Bank of Livingston (1)  
 Lolo ..... Bitterroot Valley Bank  
 Malta ..... First Security Bank (1)  
                     First State Bank (1)  
 Manhattan ..... Manhattan State Bank  
 Miles City ..... First Interstate Bank  
                     First Security Bank & Trust Co.  
 Missoula ..... First Security Bank (1)  
                     Bank of Montana Missoula  
                     Montana Bank of South Missoula  
                     Pension Trust Co.  
 Philipsburg ..... Flint Creek Valley Bank (1)  
 Plentywood ..... Security State Bank  
 Polson ..... First Citizens Bank (1)  
                     Security State Bank & Trust Co. (1)  
 Poplar ..... Traders State Bank  
 Red Lodge ..... \*Montana Bank of Red Lodge (1)  
 Ronan ..... Ronan State Bank (1)  
                     Valley Bank of Ronan (1)  
 Roundup ..... First Security Bank  
 Rudyard ..... Bank of Montana Rudyard  
 St. Ignatius ..... Lake County Bank (1)  
 Scobey ..... Citizens State Bank  
 Seeley Lake ..... First Valley Bank (1)  
 Shelby ..... First State Bank  
                     □ Bank of Montana Shelby  
 Sheridan ..... Bank of Sheridan  
 Sidney ..... \*Montana Bank of Sidney (1)  
                     1st United Bank (1)  
 Stanford ..... Basin State Bank  
 Stevensville ..... First State Bank  
 Superior ..... Montana Bank of Mineral County  
 Terry ..... State Bank of Terry (1)  
 Thompson Falls ..... First State Bank of Thompson Falls  
 Three Forks ..... Security Bank of Three Forks  
 Townsend ..... State Bank of Townsend (1)  
 Valier ..... Bank of Montana Valier  
 Victor ..... Farmers State Bank (1)  
 W. Yellowstone ..... First Security Bank  
 Whitefish ..... Mountain Bank  
 Whitehall ..... Whitehall State Bank  
 Worden ..... Farmers State Bank (1)

### (1) Members Federal Reserve Bank

□ Name Change - 9-18-90

\*Converted from a National Charter 8-13-90

## MONTANA NATIONAL BANKS

Absarokee ..... United Bank of Absarokee, N.A.  
 Anaconda ..... Norwest Bank Anaconda-Butte, N.A.  
 Billings ..... First Bank Montana, N.A.  
                     First Interstate Bank of Billings, N.A.  
                     Norwest Bank Billings, N.A.  
 Bozeman ..... Montana Bank of Bozeman, N.A.  
 Browning ..... Blackfeet National Bank  
 Butte ..... Montana Bank of Butte, N.A.  
 Chinook ..... Western Bank of Chinook, N.A.  
 Columbia Falls ..... First Citizens Bank, N.A.  
 Cut Bank ..... First National Bank of Cut Bank  
 Dillon ..... Norwest Bank Dillon, N.A.  
 Ekalaka ..... First National Bank  
 Eureka ..... First National Bank  
 Fairfield ..... First National Bank  
 Geraldine ..... First National Bank  
 Glasgow ..... First National Bank  
 Glendive ..... First National Bank  
 Great Falls ..... Norwest Bank Great Falls, N.A.  
 Harlowton ..... Continental National Bank  
 Helena ..... Norwest Bank Helena, N.A.  
 Hinsdale ..... First National Bank  
 Hysham ..... First National Bank  
 Kalispell ..... BankWest, N.A.  
                     First Interstate Bank of Kalispell, N.A.  
                     Norwest Bank Kalispell, N.A.  
 Lewistown ..... First National Bank of Lewistown  
                     Norwest Bank Lewistown, N.A.  
 Libby ..... First National Bank  
 Livingston ..... First National Park Bank  
 Missoula ..... First Interstate Bank of Missoula, N.A.  
 Plains ..... First National Bank  
 Plentywood ..... Montana National Bank  
 Red Lodge ..... United States National Bank  
 Richey ..... Richey National Bank  
 Roundup ..... Montana Bank of Roundup, N.A.  
 Sidney ..... The Richland National Bank & Trust  
 Twin Bridges ..... First National Bank  
 Whitefish ..... First National Bank  
 White Sul. Sprgs. ... First National Bank  
 Wibaux ..... First National Bank & Trust  
 Wolf Point ..... Citizens First National Bank  
                     Western National Bank

300 copies of this publication were produced at a unit cost of \$1.00 per copy, for a total cost of \$300.00 which includes \$280.00 for printing and \$20.00 for distribution.